



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [RAYMOND JAMES FINANCIAL, INC.](#)

City/State [SAINT PETERSBURG, FL](#)

Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [57,160,902](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[RAYMOND JAMES FINANCIAL, INC.](#)
[880 CARILLON PARKWAY](#)

[SAINT PETERSBURG, FL 33716](#)

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BHC Name

City/State

Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	56,561,893	44,259,810	46,552,101	38,800,322	36,783,037
Net income (\$000)	662,521	341,337	862,399	1,052,817	987,232
Number of BHCs in peer group					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.18			1.90			1.61			2.61			2.48		
+ Non-interest income	16.23			15.65			16.24			17.84			17.79		
– Overhead expense	14.62			14.80			14.97			16.83			16.51		
– Provision for credit losses	-0.20			0.86			0.55			0.01			0.11		
+ Securities gains (losses)	0			0			0			0			0.01		
+ Other tax equivalent adjustments	0			0.01			0			0			0		
= Pretax net operating income (tax equivalent)	3			1.90			2.34			3.61			3.65		
Net operating income	2.34			1.54			1.85			2.71			2.68		
Net income	2.34			1.54			1.85			2.71			2.68		
Net income (Subchapter S adjusted)															
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.04			3.05			2.61			4.14			3.89		
Interest expense	0.38			0.51			0.47			0.85			0.80		
Net interest income (tax equivalent)	1.66			2.54			2.14			3.29			3.09		
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05			0.59			0.43			0.04			0.06		
Earnings coverage of net loan and lease losses (X)	115.38			8.19			12.54			145.13			103.23		
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.28			1.39			1.61			0.91			0.97		
Allowance for loan and lease losses / Total loans and leases	1.27			1.39			1.60			0.90			0.96		
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.18			0.18			0.18			0.23			0.26		
30–89 days past due loans and leases / Total loans and leases	0.01			0.02			0.02			0.12			0.05		
Liquidity and Funding															
Net noncore funding dependence	-27.71			-2.88			-3.29			0			-3.37		
Net short-term noncore funding dependence	-36.14			-16.45			-12.70			-9.43			-10.44		
Net loans and leases / Total assets	48			54.52			46.88			61.66			61.29		
Capitalization															
Tier 1 leverage ratio	12.57			14.52			12.89			15.84			14.58		
Holding company equity capital / Total assets	13.76			15.59			13.72			17.04			15.94		
Total equity capital (including minority interest) / Total assets	13.85			15.70			13.86			17.19			16.15		
Common equity tier 1 capital / Total risk-weighted assets	24.42			24.82			23.44			24.75			23.62		
Net loans and leases / Equity capital (X)	3.49			3.50			3.42			3.62			3.85		
Cash dividends / Net income	16.29			29.99			24.45			18.91			17.82		
Cash dividends / Net income (Subchapter S adjusted)															
Growth Rates															
Assets	27.93			15.53			33.63			4.18			6.82		
Equity capital	12.89			7.14			7.61			11.40			7.83		
Net loans and leases	12.63			0.62			1.60			4.82			11.44		
Noncore funding	-5.86			43.78			9.16			19.48			-13.79		
Parent Company Ratios															
Short-term debt / Equity capital	0			0			0			0			4.88		
Long-term debt / Equity capital	25.90			29.35			27.77			22.66			25.23		
Equity investment in subsidiaries / Equity capital	100.71			93.52			98.07			93.81			101.03		
Cash from ops + noncash items + op expense / Op expense + dividends	100.47			251.50			210.94			298.58			239.48		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	341,837	407,725	741,519	1,008,676	915,365	-16.16	17.96
Income from lease financing receivables.....	0	0	0	0	403		
Fully taxable income on loans and leases.....	327,206	392,858	711,847	977,579	886,048	-16.71	16.22
Tax-exempt income on loans and leases.....	14,631	14,867	29,672	31,097	29,720	-1.59	77.80
Estimated tax benefit on income on loans and leases.....	4,681	5,011	9,788	10,994	18,345	-6.58	-8.64
Income on loans and leases (tax equivalent).....	346,518	412,736	751,307	1,019,670	934,113	-16.04	17.50
Investment interest income (tax equivalent).....	42,604	42,685	88,807	75,963	60,602	-0.19	797.23
Interest on balances due from depository institutions.....	9,406	30,077	41,380	125,178	105,981	-68.73	-35.44
Interest income on other earning assets.....	11,849	20,904	33,671	52,477	46,092	-43.32	-27.34
Total interest income (tax equivalent).....	410,377	506,402	915,165	1,273,288	1,146,788	-18.96	24.16
Interest on time deposits of \$250K or more.....	615	1,153	1,954	2,378	1,533	-46.66	
Interest on time deposits < \$250K.....	7,739	9,852	18,823	11,626	5,716	-21.45	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,909	8,149	10,978	98,286	86,221	-64.30	5.40
Interest on other borrowings and trading liabilities.....	65,343	65,966	133,347	148,132	142,129	-0.94	25.30
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	76,606	85,120	165,102	260,422	235,599	-10.00	32.91
Net interest income (tax equivalent).....	333,771	421,282	750,063	1,012,866	911,189	-20.77	22.31
Non-interest income.....	4,591,402	3,463,602	7,559,691	6,923,862	6,542,924	32.56	90.70
Adjusted operating income (tax equivalent).....	4,925,173	3,884,884	8,309,754	7,936,728	7,454,113	26.78	83.74
Overhead expense.....	4,134,734	3,274,708	6,966,658	6,530,907	6,074,343	26.26	81.52
Provision for credit losses.....	-55,915	190,687	253,977	5,483	41,749		
Securities gains (losses).....	608	578	1,292	0	5,495	5.19	202.49
Other tax equivalent adjustments.....	0	1,658	0	4	0	-100.00	-100.00
Pretax net operating income (tax equivalent).....	847,960	420,067	1,090,507	1,400,604	1,341,265	101.86	110.46
Applicable income taxes.....	169,730	96,330	230,109	349,820	343,864	76.20	17.44
Tax equivalent adjustments.....	4,681	6,669	9,788	10,999	18,346	-29.81	-76.21
Applicable income taxes (tax equivalent).....	174,411	102,999	239,897	360,819	362,210	69.33	6.21
Minority interest.....	11,028	-24,269	-11,789	-13,032	-8,177		
Net income before discontinued operations, net of minority interest.....	662,521	341,337	862,399	1,052,817	987,232	94.10	161.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	662,521	341,337	862,399	1,052,817	987,232	94.10	161.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	673,549	317,068	850,610	1,039,785	979,055	112.43	182.18
Investment securities income (tax equivalent).....	42,604	42,685	88,807	75,963	60,602	-0.19	797.23
US Treasury and agency securities (excluding mortgage-backed securities).....	1,701	657	1,197	3,026	1,880	158.90	140.59
Mortgage-backed securities.....	40,818	41,755	87,183	70,516	55,251	-2.24	1121.36
All other securities.....	85	273	427	2,421	3,471	-68.90	-87.85
Cash dividends declared.....	107,952	102,358	210,883	199,125	175,929	5.47	87.35
Common.....	107,952	102,358	210,883	199,125	175,929	5.47	87.35
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.45			2.29			1.97			3.28			3.12		
Less: Interest expense	0.27			0.38			0.35			0.67			0.64		
Equals: Net interest income (tax equivalent)	1.18			1.90			1.61			2.61			2.48		
Plus: Non-interest income	16.23			15.65			16.24			17.84			17.79		
Equals: adjusted operating income (tax equivalent)	17.42			17.55			17.85			20.46			20.27		
Less: Overhead expense	14.62			14.80			14.97			16.83			16.51		
Less: Provision for credit losses	-0.20			0.86			0.55			0.01			0.11		
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0			0		
Plus: Realized gains (losses) on available-for-sale securities	0			0			0			0			0.01		
Plus: other tax equivalent adjustments	0			0.01			0			0			0		
Equals: Pretax net operating income (tax equivalent)	3			1.90			2.34			3.61			3.65		
Less: Applicable income taxes (tax equivalent)	0.62			0.47			0.52			0.93			0.98		
Less: Minority interest	0.04			-0.11			-0.03			-0.03			-0.02		
Equals: Net operating income	2.34			1.54			1.85			2.71			2.68		
Plus: Net extraordinary items	0			0			0			0			0		
Equals: Net income	2.34			1.54			1.85			2.71			2.68		
Memo: Net income (last four quarters)	2.25			2.09			1.85			2.71			2.68		
Net income—BHC and noncontrolling (minority) interest	2.38			1.43			1.83			2.68			2.66		
Margin Analysis															
Average earning assets / Average assets	71.17			74.94			75.32			79.30			80.14		
Average interest-bearing funds / Average assets	57.63			66.52			64.37			64.16			61.32		
Interest income (tax equivalent) / Average earning assets	2.04			3.05			2.61			4.14			3.89		
Interest expense / Average earning assets	0.38			0.51			0.47			0.85			0.80		
Net interest income (tax equivalent) / Average earning assets	1.66			2.54			2.14			3.29			3.09		
Yield or Cost															
Total loans and leases (tax equivalent)	2.60			3.30			3.01			4.19			4.09		
Interest-bearing bank balances	0.28			0.96			0.74			3.61			3.39		
Federal funds sold and reverse repos	2.23			6.08			5.68			4.76			3.38		
Trading assets	3.13			4.66			3.65			3.48			3.61		
Total earning assets	2.02			3.02			2.58			4.10			3.83		
Investment securities (tax equivalent)	0.84			1.94			1.52			2.45			2.16		
US Treasury and agency securities (excluding mortgage-backed securities)	0.17			0.59			0.40			3.06			1.82		
Mortgage-backed securities	1			1.73			1.39			2.33			2.08		
All other securities	118.06			393.29			304.69			1,790.06			3.98		
Interest-bearing deposits	0.08			0.15			0.12			0.51			0.48		
Time deposits of \$250K or more	1.74			2.06			2.03			2.36			1.73		
Time deposits < \$250K	1.88			2			1.99			2.10			1.78		
Other domestic deposits	0.02			0.07			0.04			0.46			0.45		
Foreign deposits															
Federal funds purchased and repos	1.23			4.35			4			10.46			8.51		
Other borrowed funds and trading liabilities	3.34			3.35			3.39			3.50			3.67		
All interest-bearing funds	0.47			0.58			0.55			1.05			1.04		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	4,591,402	3,463,602	7,559,691	6,923,862	6,542,924
Fiduciary activities income	34,240	25,991	55,921	48,929	42,783
Service charges on deposit accounts - domestic	3	5	9	17	12
Trading revenue	35,310	23,542	76,522	81,806	51,434
Investment banking fees and commissions	4,351,242	3,417,293	7,212,332	6,559,376	6,376,378
Insurance activities revenue	27,381	28,405	53,481	55,419	44,102
Venture capital revenue	33,313	-38,155	-1,408	7,097	5,508
Net servicing fees	-43	4	-81	146	205
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	4,282	700	4,841	3,343	5,514
Other non-interest income	105,674	5,817	158,074	167,729	16,988
Total overhead expenses	4,134,734	3,274,708	6,966,658	6,530,907	6,074,343
Personnel expense	2,043,675	1,615,763	3,561,420	3,264,821	2,937,056
Net occupancy expense	116,475	112,580	228,435	227,684	207,110
Goodwill impairment losses	0	0	0	19,722	0
Amortization expenses and impairment loss (other intangible assets)	8,005	6,364	12,182	13,684	13,547
Other operating expenses	1,966,579	1,540,001	3,164,621	3,004,996	2,916,630
Fee income on mutual funds and annuities	813,880	664,212	1,373,719	1,403,487	1,474,834
Memoranda					
Assets under management in proprietary mutual funds and annuities	21,416,502	15,716,733	19,995,680	17,294,643	14,508,400
Number of equivalent employees	12,772	13,076	12,545	13,106	12,517
Average personnel expense per employee	160.01	123.57	283.89	249.11	234.65
Average assets per employee	4,428.59	3,384.81	3,710.81	2,960.50	2,938.65

Analysis Ratios

Mutual fund fee income / Non-interest income	17.73			19.18			18.17			20.27			22.54		
Overhead expenses / Net Interest Income + non-interest income	84.03			84.40			83.94			82.40			81.69		

Percent of Average Assets

Total overhead expense	14.62			14.80			14.97			16.83			16.51		
Personnel expense	7.23			7.30			7.65			8.41			7.98		
Net occupancy expense	0.41			0.51			0.49			0.59			0.56		
Other operating expenses	6.98			6.99			6.82			7.83			7.97		
Overhead less non-interest income	-1.61			-0.85			-1.27			-1.01			-1.27		

Percent of Adjusted Operating Income (Tax Equivalent)

Total overhead expense	83.95			84.29			83.84			82.29			81.49		
Personnel expense	41.49			41.59			42.86			41.14			39.40		
Net occupancy expense	2.36			2.90			2.75			2.87			2.78		
Other operating expenses	40.09			39.80			38.23			38.28			39.31		
Total non-interest income	93.22			89.16			90.97			87.24			87.78		
Fiduciary activities income	0.70			0.67			0.67			0.62			0.57		
Service charges on domestic deposit accounts	0			0			0			0			0		
Trading revenue	0.72			0.61			0.92			1.03			0.69		
Investment banking fees and commissions	88.35			87.96			86.79			82.65			85.54		
Insurance activities revenue	0.56			0.73			0.64			0.70			0.59		
Venture capital revenue	0.68			-0.98			-0.02			0.09			0.07		
Net servicing fees	0			0			0			0			0		
Net securitization income	0			0			0			0			0		
Net gain (loss) - sales of loans, OREO, and other assets	0.09			0.02			0.06			0.04			0.07		
Other non-interest income	2.15			0.15			1.90			2.11			0.23		
Overhead less non-interest income	-9.27			-4.86			-7.14			-4.95			-6.29		
Applicable income taxes / Pretax net operating income (tax equivalent)	20.02			22.93			21.10			24.98			25.64		
Applicable income tax + TE / Pretax net operating income + TE	20.57			24.52			22			25.76			27.01		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,267,050	7,947,836	7,946,060	7,923,273	6,835,701	4.02	93.24
Commercial and industrial loans	8,772,152	7,909,781	8,100,720	8,195,724	8,135,858	10.90	18.40
Loans to individuals	4,496,636	2,947,837	3,631,132	2,837,838	2,574,001	52.54	180.37
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	6,254,786	5,897,551	5,887,626	6,029,190	6,305,547	6.06	50.12
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	27,790,624	24,703,005	25,565,538	24,986,025	23,851,107	12.50	59.19
Less: Allowance for loan and lease losses	353,286	342,496	409,061	226,003	229,491	3.15	74.03
Net loans and leases	27,437,338	24,360,509	25,156,477	24,760,022	23,621,616	12.63	59.02
Debt securities that reprice or mature in over 1 year	8,172,389	5,622,174	7,975,737	3,168,884	2,745,371	45.36	3232.06
Mutual funds and equity securities	3,435	4,858	4,598	11,744	25,528	-29.29	-98.60
Subtotal	35,613,162	29,987,541	33,136,812	27,940,650	26,392,515	18.76	100.69
Interest-bearing bank balances	10,064,700	5,150,436	4,717,924	3,570,449	3,737,549	95.41	444.14
Federal funds sold and reverse repos	289,234	192,923	162,298	326,191	398,756	49.92	-45.71
Debt securities that reprice or mature within 1 year	3,841,740	118,201	627,254	150,658	141,405	3150.18	1585.91
Trading assets	488,140	360,880	386,410	632,048	690,777	35.26	-42.22
Total earning assets	50,296,976	35,809,981	39,030,698	32,619,996	31,361,002	40.46	137.25
Non-interest-bearing cash and due from depository institutions	700,941	565,481	751,789	693,291	706,461	23.95	162.67
Premises, fixed assets, and leases	647,244	610,434	629,120	614,972	271,229	6.03	185.23
Other real estate owned	262	1,849	751	2,928	4,748	-85.83	-94.50
Investment in unconsolidated subsidiaries	5,537	5,568	5,556	5,533	5,440	-0.56	2.73
Intangible and other assets	5,509,942	7,688,276	13,239,233	6,217,275	6,194,578	-28.33	-22.80
Total assets	57,160,902	44,681,589	53,657,147	40,153,995	38,543,458	27.93	98.19
Quarterly average assets	56,825,754	44,313,695	51,503,565	39,933,483	38,354,963	28.24	101.41
Average loans and leases (YTD)	26,706,344	25,010,566	24,984,937	24,336,025	22,861,814	6.78	58.01
Memoranda							
Loans held-for-sale	136,692	86,951	209,679	204,536	111,077	57.21	-34.33
Loans not held-for-sale	27,653,932	24,616,054	25,355,859	24,781,489	23,740,030	12.34	60.32
Real estate loans secured by 1-4 family	5,154,277	4,929,602	4,903,138	4,725,471	3,932,557	4.56	118.22
Commercial real estate loans	2,230,864	2,228,754	2,142,005	2,375,990	2,244,945	0.09	51.27
Construction and land development	241,745	234,506	230,383	174,552	167,406	3.09	48.12
Multifamily	564,068	519,618	511,114	527,167	418,382	8.55	99.34
Nonfarm nonresidential	1,425,051	1,474,630	1,400,508	1,674,271	1,659,157	-3.36	38.54
Real estate loans secured by farmland	0	0	0	15,933	16,685		
Total investment securities	12,017,564	5,745,233	8,607,589	3,331,286	2,912,304	109.17	1572.98
U.S. Treasury securities	3,837,946	125,715	618,508	107,621	89,986	2952.89	12393.31
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	154	149	156	144	128	3.36	-99.38
Mortgage-backed securities	8,176,029	5,614,511	7,984,327	3,211,777	2,796,662	45.62	1859.60
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	3,435	4,858	4,598	11,744	25,528	-29.29	-98.60
Available-for-sale securities	12,014,129	5,740,375	8,602,991	3,319,542	2,886,776	109.29	1572.50
U.S. Treasury securities	3,837,946	125,715	618,508	107,621	89,986	2952.89	12393.31
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	154	149	156	144	128	3.36	-99.38
Mortgage-backed securities	8,176,029	5,614,511	7,984,327	3,211,777	2,796,662	45.62	1859.60
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		-100.00
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	27,389	117,548	94,830	26,668	-37,244	-76.70	
Structured notes, fair value	0	0	0	0	0		
Pledged securities	92,731	133,132	124,463	119,450	107,718	-30.35	-40.47

BHC Name

City/State

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Peer #

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	32,651	22,521	17,860	17,599	10,302	44.98	245.55
NOW, ATS and transaction accounts	170,967	156,347	157,958	5,854	6,816	9.35	3138.01
Time deposits less brokered deposits < \$250K	5,928	7,053	6,462	7,740	8,370	-15.95	
MMDA and other savings accounts	29,257,383	24,105,613	26,702,382	21,896,156	21,165,396	21.37	118.61
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	29,466,929	24,291,534	26,884,662	21,927,349	21,190,884	21.31	119.89
Time deposits of \$250K or more	69,261	105,821	71,255	105,467	94,640	-34.55	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	185,195	227,808	233,255	200,010	156,206	-18.71	-78.28
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	853,496	25,320	863,521	882,651	1,151,039	3270.84	258.16
Other borrowings w/remaining maturity over 1 year	2,415,742	3,263,397	2,416,498	1,917,478	1,598,809	-25.97	58.70
Brokered deposits < \$250K	804,373	975,024	834,292	942,244	387,227	-17.50	
Noncore funding	4,328,067	4,597,370	4,418,821	4,047,850	3,387,921	-5.86	46.96
Trading liabilities	258,298	153,568	152,354	209,939	279,138	68.20	-9.46
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	15,189,616	8,623,749	14,763,513	7,066,359	7,461,622	76.14	110.44
Total liabilities	49,242,910	37,666,221	46,219,350	33,251,497	32,319,565	30.73	106.48
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,593	1,589	1,591	1,586	1,576	0.25	5.43
Common surplus	2,059,525	1,984,499	1,995,798	1,921,893	1,870,739	3.78	39.50
Retained earnings	7,257,694	6,325,698	6,703,125	6,086,721	5,235,764	14.73	96.84
Accumulated other comprehensive income	-9,797	1,002	16,511	-5,036	-38,840		
Other equity capital components	-1,446,283	-1,347,769	-1,353,904	-1,163,048	-927,333		
Total holding company equity capital	7,862,732	6,965,019	7,363,121	6,842,116	6,141,906	12.89	65.70
Noncontrolling (minority) interest in subsidiaries	55,260	50,349	74,676	60,382	81,987	9.75	-77.60
Total equity capital, including minority interest	7,917,992	7,015,368	7,437,797	6,902,498	6,223,893	12.87	58.62
Total liabilities and capital	57,160,902	44,681,589	53,657,147	40,153,995	38,543,458	27.93	98.19
Memoranda							
Non-interest-bearing deposits	32,651	22,521	17,860	17,599	10,302	44.98	245.55
Interest-bearing deposits	30,307,912	25,349,858	27,772,349	22,957,461	21,662,449	19.56	120.85
Total deposits	30,340,563	25,372,379	27,790,209	22,975,060	21,672,751	19.58	120.94
Long-term debt that reprices within 1 year	850,000	850,000	850,000	875,000	850,000	0.00	54.47
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	7,363,121	6,842,116	6,842,116	6,141,906	5,695,765		
Accounting restatements	0	0	0	0	0		
Net income	662,521	341,337	862,399	1,052,817	987,232		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	80,847	80,603	153,892	161,699	149,005		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	109,497	202,717	270,839	313,486	502,495		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	107,952	102,358	210,883	199,125	175,929		
Change in other comprehensive income	-26,308	6,038	21,547	33,804	-14,888		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	-35,111	-35,499	3,216		
Holding company equity capital, ending balance	7,862,732	6,965,019	7,363,121	6,842,116	6,141,906		

BHC Name

City/State

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Real estate loans	14.46			17.79			14.81			19.73			17.74		
Commercial and industrial loans	15.35			17.70			15.10			20.41			21.11		
Loans to individuals	7.87			6.60			6.77			7.07			6.68		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	10.94			13.20			10.97			15.02			16.36		
Net loans and leases	48			54.52			46.88			61.66			61.29		
Debt securities over 1 year	14.30			12.58			14.86			7.89			7.12		
Mutual funds and equity securities	0.01			0.01			0.01			0.03			0.07		
Subtotal	62.30			67.11			61.76			69.58			68.47		
Interest-bearing bank balances	17.61			11.53			8.79			8.89			9.70		
Federal funds sold and reverse repos	0.51			0.43			0.30			0.81			1.03		
Debt securities 1 year or less	6.72			0.26			1.17			0.38			0.37		
Trading assets	0.85			0.81			0.72			1.57			1.79		
Total earning assets	87.99			80.14			72.74			81.24			81.37		
Non-interest cash and due from depository institutions	1.23			1.27			1.40			1.73			1.83		
Other real estate owned	0			0			0			0.01			0.01		
All other assets	10.78			18.59			25.86			17.04			16.80		
Memoranda															
Short-term investments	24.83			12.22			10.26			10.08			11.10		
U.S. Treasury securities	6.71			0.28			1.15			0.27			0.23		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	14.30			12.57			14.88			8			7.26		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Loans held-for-sale	0.24			0.19			0.39			0.51			0.29		
Loans held for investment	48.38			55.09			47.26			61.72			61.59		
Real estate loans secured by 1-4 family	9.02			11.03			9.14			11.77			10.20		
Revolving	0.03			0.05			0.04			0.06			0.07		
Closed-end, secured by first liens	8.99			10.98			9.10			11.70			10.13		
Closed-end, secured by junior liens	0			0			0			0			0		
Commercial real estate loans	3.90			4.99			3.99			5.92			5.82		
Construction and land development	0.42			0.52			0.43			0.43			0.43		
Multifamily	0.99			1.16			0.95			1.31			1.09		
Nonfarm nonresidential	2.49			3.30			2.61			4.17			4.30		
Real estate loans secured by farmland	0			0			0			0.04			0.04		

BHC Name

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3815157

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Peer #

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	29.75			32.17			31.08			31.71			28.66		
Real estate loans secured by 1-4 family	18.55			19.96			19.18			18.91			16.49		
Revolving	0.06			0.10			0.08			0.10			0.11		
Closed-end	18.48			19.86			19.10			18.81			16.37		
Commercial real estate loans	8.03			9.02			8.38			9.51			9.41		
Construction and land development	0.87			0.95			0.90			0.70			0.70		
1-4 family	0.06			0.08			0.11			0.04			0		
Other	0.81			0.87			0.79			0.66			0.70		
Multifamily	2.03			2.10			2			2.11			1.75		
Nonfarm nonresidential	5.13			5.97			5.48			6.70			6.96		
Owner-occupied	0			0			0			0			0		
Other	5.13			5.97			5.48			6.70			6.96		
Real estate loans secured by farmland	0			0			0			0.06			0.07		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	31.57			32.02			31.69			32.80			34.11		
Loans to individuals	16.18			11.93			14.20			11.36			10.79		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	22.51			23.87			23.03			24.13			26.44		
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	111.82			118.74			114.39			122.72			119.33		
Real estate loans secured by 1-4 family	69.72			73.65			70.58			73.19			68.65		
Revolving	0.24			0.37			0.30			0.40			0.47		
Closed-end	69.48			73.28			70.29			72.79			68.18		
Commercial real estate loans	30.17			33.30			30.83			36.80			39.19		
Construction and land development	3.27			3.50			3.32			2.70			2.92		
1-4 family	0.23			0.30			0.40			0.15			0		
Other	3.04			3.21			2.92			2.55			2.92		
Multifamily	7.63			7.76			7.36			8.16			7.30		
Nonfarm nonresidential	19.27			22.03			20.16			25.93			28.96		
Owner-occupied	0			0			0			0			0		
Other	19.27			22.03			20.16			25.93			28.96		
Real estate loans secured by farmland	0			0			0			0.25			0.29		
Loans to depository institutions and acceptances of other banks	0			0			0			0			0		
Commercial and industrial loans	118.65			118.17			116.61			126.94			142.03		
Loans to individuals	60.82			44.04			52.27			43.95			44.94		
Credit card loans	0			0			0			0			0		
Agricultural loans	0			0			0			0			0		
Other loans and leases	84.60			88.11			84.75			93.38			110.08		
Supplemental															
Non-owner occupied CRE loans / Gross loans	8.99			9.52			9.34			10.08			9.72		
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.78			35.13			34.38			39			40.45		
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	33.78			35.13			34.38			39			40.45		

BHC Name

City/State

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Total Assets															
Short-term investments	24.83			12.22			10.26			10.08			11.10		
Liquid assets	41.21			26.88			27.25			21.27			21.85		
Investment securities	21.02			12.86			16.04			8.30			7.56		
Net loans and leases	48			54.52			46.88			61.66			61.29		
Net loans, leases and standby letters of credit	48.04			54.59			46.94			61.77			61.40		
Core deposits	51.55			54.37			50.10			54.61			54.98		
Noncore funding	7.57			10.29			8.24			10.08			8.79		
Time deposits of \$250K or more	0.12			0.24			0.13			0.26			0.25		
Foreign deposits	0			0			0			0			0		
Federal funds purchased and repos	0.32			0.51			0.43			0.50			0.41		
Secured federal funds purchased	0			0			0			0			0		
Net federal funds purchased (sold)	-0.18			0.08			0.13			-0.31			-0.63		
Commercial paper	0			0			0			0			0		
Other borrowings w/remaining maturity of 1 year or less	1.49			0.06			1.61			2.20			2.99		
Earning assets that reprice within 1 year	59.61			57.62			58.70			63.12			67.59		
Interest-bearing liabilities that reprice within 1 year	0.50			0.62			0.38			0.83			0.42		
Long-term debt that reprices within 1 year	1.49			1.90			1.58			2.18			2.21		
Net assets that reprice within 1 year	57.62			55.10			56.73			60.11			64.96		
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-27.71			-2.88			-3.29			0			-3.37		
Net short-term noncore funding dependence	-36.14			-16.45			-12.70			-9.43			-10.44		
Short-term investment / Short-term noncore funding	1,072.70			1,032.79			424.26			286.76			281.16		
Liquid assets - short-term noncore funding / Nonliquid assets	66.16			35.14			34.13			22.55			22.90		
Net loans and leases / Total deposits	90.43			96.01			90.52			107.77			108.99		
Net loans and leases / Core deposits	93.11			100.28			93.57			112.92			111.47		
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital															
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.39			1.85			1.45			0.43			-0.68		
Structured notes appreciation (depreciation) / Tier 1 capital															
Percent of Investment Securities															
Held-to-maturity securities	0			0			0			0			0		
Available-for-sale securities	99.97			99.92			99.95			99.65			99.12		
U.S. Treasury securities	31.94			2.19			7.19			3.23			3.09		
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0		
Municipal securities	0			0			0			0			0		
Mortgage-backed securities	68.03			97.72			92.76			96.41			96.03		
Asset-backed securities	0			0			0			0			0		
Other debt securities	0			0			0			0			0		
Mutual funds and equity securities	0.03			0.08			0.05			0.35			0.88		
Debt securities 1 year or less	31.97			2.06			7.29			4.52			4.86		
Debt securities 1 to 5 years	3.05			4.04			2.39			7.80			8.98		
Debt securities over 5 years	64.96			93.82			90.27			87.33			85.29		
Pledged securities	0.77			2.32			1.45			3.59			3.70		
Structured notes, fair value	0			0			0			0			0		
Percent Change from Prior Like Quarter															
Short-term investments	159.92			45.76			36.08			-5.39			8.20		
Investment securities	109.17			87.70			158.39			14.39			14.13		
Core deposits	21.31			12.30			22.61			3.48			15.17		
Noncore funding	-5.86			43.78			9.16			19.48			-13.79		

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	18,645,163	14,193,529	15,882,785	12,791,008	10,394,291
Commit: Secured commercial real estate loans	413,077	568,001	487,012	559,244	595,261
Commit: Unsecured real estate loans	223,699	228,315	189,777	250,872	107,902
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	7,296	133,762	2,720	0	0
Standby letters of credit	23,560	30,464	31,423	45,090	44,903
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	95,959	77,563	57,862	229,490	316,237
Credit derivatives - notional amount (holding company as guarantor)	525,899	479,196	512,929	2,118	10,389
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	348,127	195,267	363,455	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	176,991	281,821	147,365	0	0
Derivative Contracts					
Interest rate futures and forward contracts	7,467,582	8,126,272	10,098,403	4,586,722	52,382
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	10,245,708	10,349,561	9,755,552	9,388,430	9,381,541
Futures and forward foreign exchange	1,676,226	1,473,952	1,543,245	1,434,901	1,346,395
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	22,874	23,974
Commodity and other futures and forward contracts	53,293	39,246	71,145	6,479	11,164
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Loan commitments (reported semiannually, June/Dec)	32.62			31.77			29.60			31.85			26.97		
Standby letters of credit	0.04			0.07			0.06			0.11			0.12		
Commercial and similar letters of credit	0			0			0			0			0		
Securities lent	0.17			0.17			0.11			0.57			0.82		
Credit derivatives - notional amount (holding company as guarantor)	0.92			1.07			0.96			0.01			0.03		
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0		
Credit derivative contracts w/ purchased credit protection-investment grade	0.61			0.44			0.68			0			0		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.31			0.63			0.27			0			0		
Derivative contracts	34.01			44.74			40.01			38.45			28.06		
Interest rate contracts	30.99			41.35			37			34.80			24.48		
Interest rate futures and forward contracts	13.06			18.19			18.82			11.42			0.14		
Written options contracts (interest rate)	0			0			0			0			0		
Purchased options contracts (interest rate)	0			0			0			0			0		
Interest rate swaps	17.92			23.16			18.18			23.38			24.34		
Foreign exchange contracts	2.93			3.30			2.88			3.63			3.56		
Futures and forward foreign exchange contracts	2.93			3.30			2.88			3.57			3.49		
Written options contracts (foreign exchange)	0			0			0			0			0		
Purchased options contracts (foreign exchange)	0			0			0			0			0		
Foreign exchange rate swaps	0			0			0			0.06			0.06		
Equity, commodity, and other derivative contracts	0.09			0.09			0.13			0.02			0.03		
Commodity and other futures and forward contracts	0.09			0.09			0.13			0.02			0.03		
Written options contracts (commodity and other)	0			0			0			0			0		
Purchased options contracts (commodity and other)	0			0			0			0			0		
Commodity and other swaps	0			0			0			0			0		

Percent of Average Loans and Leases

Loan commitments (reported semiannually, June/Dec)	69.82			56.75			63.57			52.56			45.47		
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Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	19,442,809	19,989,031	21,468,345	15,439,406	10,815,456
Interest rate contracts	17,713,290	18,475,833	19,853,955	13,975,152	9,433,923
Foreign exchange contracts	1,676,226	1,473,952	1,543,245	1,457,775	1,370,369
Equity, commodity, and other contracts	53,293	39,246	71,145	6,479	11,164
Derivatives Position					
Futures and forwards	9,197,101	9,639,470	11,712,793	6,028,102	1,409,941
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	10,245,708	10,349,561	9,755,552	9,411,304	9,405,515
Held for trading	0	0	0	0	6,154,330
Interest rate contracts	0	0	0	0	6,130,356
Foreign exchange contracts	0	0	0	0	23,974
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	19,442,809	19,989,031	21,468,345	15,439,406	4,661,126
Interest rate contracts	17,713,290	18,475,833	19,853,955	13,975,152	3,303,567
Foreign exchange contracts	1,676,226	1,473,952	1,543,245	1,457,775	1,346,395
Equity, commodity, and other contracts	53,293	39,246	71,145	6,479	11,164
Derivative contracts (excluding futures and FX 14 days or less)	20,031,562	20,681,771	22,062,426	15,432,927	10,804,292
One year or less	9,812,842	10,249,538	12,290,773	6,278,397	1,677,628
Over 1 year to 5 years	3,988,589	3,870,753	3,904,780	2,849,855	2,454,107
Over 5 years	6,230,131	6,561,480	5,866,873	6,304,675	6,672,557
Gross negative fair value (absolute value)	346,228	534,905	448,135	377,322	286,043
Gross positive fair value	386,334	605,141	496,048	376,525	252,313
Held for trading	0	0	0	0	63,794
Non-traded	386,334	605,141	496,048	376,525	188,519
Current credit exposure on risk-based capital derivative contracts	386,335	605,141	496,048	357,900	203,416
Credit losses on derivative contracts	0	94	792	15	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Percent of Notional Amount															
Interest rate contracts	91.10			92.43			92.48			90.52			87.23		
Foreign exchange contracts	8.62			7.37			7.19			9.44			12.67		
Equity, commodity, and other contracts	0.27			0.20			0.33			0.04			0.10		
Futures and forwards	47.30			48.22			54.56			39.04			13.04		
Written options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Purchased options	0			0			0			0			0		
Exchange-traded	0			0			0			0			0		
Over-the-counter	0			0			0			0			0		
Swaps	52.70			51.78			45.44			60.96			86.96		
Held for trading	0			0			0			0			56.90		
Interest rate contracts	0			0			0			0			56.68		
Foreign exchange contracts	0			0			0			0			0.22		
Equity, commodity, and other contracts	0			0			0			0			0		
Non-traded	100			100			100			100			43.10		
Interest rate contracts	91.10			92.43			92.48			90.52			30.54		
Foreign exchange contracts	8.62			7.37			7.19			9.44			12.45		
Equity, commodity, and other contracts	0.27			0.20			0.33			0.04			0.10		
Derivative contracts (excluding futures and forex 14 days or less)	103.03			103.47			102.77			99.96			99.90		
One year or less	50.47			51.28			57.25			40.66			15.51		
Over 1 year to 5 years	20.51			19.36			18.19			18.46			22.69		
Over 5 years	32.04			32.83			27.33			40.83			61.69		
Gross negative fair value (absolute value)	1.78			2.68			2.09			2.44			2.64		
Gross positive fair value	1.99			3.03			2.31			2.44			2.33		
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05			0.08			0.07			0.06			0.05		
Gross positive fair value (X)	0.05			0.10			0.08			0.06			0.05		
Held for trading (X)	0			0			0			0			0.01		
Non-traded (X)	0.05			0.10			0.08			0.06			0.03		
Current credit exposure (X)	0.05			0.10			0.08			0.06			0.04		
Credit losses on derivative contracts	0			0			0.01			0			0		
Past Due Derivative Instruments Fair Value															
30–89 days past due	0			0			0			0			0		
90+ days past due	0			0			0			0			0		
Other Ratios															
Current credit exposure / Risk-weighted assets	1.34			2.36			1.78			1.42			0.87		

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Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	409,061	226,003	226,003	229,491	202,075
Gross losses	8,204	74,398	108,844	10,881	15,655
Write-downs, transfers to loans held-for-sale	2,495	61,087	87,022	2,560	8,737
Recoveries	1,325	602	2,431	1,268	2,435
Net losses	6,879	73,796	106,413	9,613	13,220
Provision for loan and lease losses	-49,606	190,687	253,977	5,483	41,749
Adjustments	710	-398	35,494	642	-1,113
Ending balance	353,286	342,496	409,061	226,003	229,491
Memo: Allocated transfer risk reserve (ATTR)	187	131	136	203	788

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Provision for loan and lease losses / Average assets	-0.18			0.86			0.55			0.01			0.11		
Provision for loan and lease losses / Average loans and leases	-0.37			1.52			1.02			0.02			0.18		
Provision for loan and lease losses / Net loan and lease losses	-721.12			258.40			238.67			57.04			315.80		
Allowance for loan and lease losses / Total loans and leases not held for sale	1.28			1.39			1.61			0.91			0.97		
Allowance for loan and lease losses / Total loans and leases	1.27			1.39			1.60			0.90			0.96		
Allowance for loan and lease losses / Net loans and leases losses (X)	25.68			2.32			3.84			23.51			17.36		
Allowance for loan and lease losses / Nonaccrual assets	702.27			803.52			897.28			412.63			407.79		
ALLL / 90+ days past due + nonaccrual loans and leases	549.07			594.72			710.45			317.69			350.86		
Gross loan and lease losses / Average loans and leases	0.06			0.59			0.44			0.04			0.07		
Recoveries / Average loans and leases	0.01			0			0.01			0.01			0.01		
Net losses / Average loans and leases	0.05			0.59			0.43			0.04			0.06		
Write-downs, transfers to loans held-for-sale / Average loans and leases	0.01			0.24			0.35			0.01			0.04		
Recoveries / Prior year-end losses	1.22			5.53			22.34			8.10			8.77		
Earnings coverage of net loan and lease losses (X)	115.38			8.19			12.54			145.13			103.23		

Net Loan and Lease Losses By Type

Real estate loans	0.08			0.02			0.01			0.06			-0.03		
Real estate loans secured by 1-4 family	-0.01			-0.02			-0.04			-0.01			-0.04		
Revolving	0			0			0			0			-0.18		
Closed-end	-0.01			-0.02			-0.04			-0.01			-0.04		
Commercial real estate loans	0.33			0.11			0.14			0.22			0		
Construction and land development	0			0			0			0			0		
1-4 family	0			0			0			0			0		
Other	0			0			0			0			0		
Multifamily	0			0			0			0			0		
Nonfarm nonresidential	0.51			0.17			0.22			0.32			0		
Owner-occupied	0			0			0			0			0		
Other	0.51			0.17			0.22			0.32			0		
Real estate loans secured by farmland										0			0		
Commercial and industrial loans	0.06			1.78			1.19			0.03			0.11		
Loans to individuals															
Credit card loans															
Agricultural loans															
Loans to foreign governments and institutions															
Other loans and leases	0.03			0.09			0.15			0.04			0.10		

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Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30–89 days past due loans and leases	3,991	4,183	4,904	29,924	11,381
90+ days past due loans and leases	14,010	14,948	11,974	16,319	8,939
Nonaccrual loans and leases	50,333	42,641	45,604	54,820	56,470
Total past due and nonaccrual loans and leases	68,334	61,772	62,482	101,063	76,790
Restructured 30–89 days past due	0	0	732	0	441
Restructured 90+ days past due	0	482	0	700	661
Restructured nonaccrual	17,504	15,468	18,885	33,344	9,066
Total restructured loans and leases	17,504	15,950	19,617	34,044	10,168
30–89 days past due loans held for sale	1,264	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	1,264	0	0	0	0
Restructured loans and leases in compliance	4,766	9,098	8,520	19,205	21,829
Other real estate owned	262	1,849	751	2,928	4,748
Other Assets					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

Percent of Loans and Leases

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30–89 days past due loans and leases	0.01			0.02			0.02			0.12			0.05		
90+ days past due loans and leases	0.05			0.06			0.05			0.07			0.04		
Nonaccrual loans and leases	0.18			0.17			0.18			0.22			0.24		
90+ days past due and nonaccrual loans and leases	0.23			0.23			0.23			0.28			0.27		

30–89 days past due restructured	0			0			0			0			0		
90+ days past due restructured	0			0			0			0			0		
Nonaccrual restructured	0.06			0.06			0.07			0.13			0.04		
30–89 days past due loans held for sale	0			0			0			0			0		
90+ days past due loans held for sale	0			0			0			0			0		
Nonaccrual loans held for sale	0			0			0			0			0		

Percent of Loans and Leases and Other Assets**30+ Days Past Due and Nonaccrual**

30–89 days past due assets	0.01			0.02			0.02			0.12			0.05		
90+ days past due assets	0.05			0.06			0.05			0.07			0.04		
Nonaccrual assets	0.18			0.17			0.18			0.22			0.24		
30+ days past due and nonaccrual assets	0.25			0.25			0.24			0.40			0.32		

Percent of Total Assets

90+ days past due and nonaccrual assets	0.11			0.13			0.11			0.18			0.17		
90+ days past due and nonaccrual assets + other real estate owned	0.11			0.13			0.11			0.18			0.18		

**Restructured and Nonaccrual Loans and Leases
+ OREO as Percent of:**

Total assets	0.10			0.12			0.10			0.19			0.22		
Allowance for loan and lease losses	15.67			15.79			13.59			34.36			36.67		
Equity capital + allowance for loan and lease losses	0.67			0.74			0.72			1.10			1.32		
Tier 1 capital + allowance for loan and lease losses	0.75			0.81			0.80			1.20			1.47		
Loans and leases + other real estate owned	0.20			0.22			0.22			0.31			0.35		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due	0.03			0.05			0.04			0.02			0.05		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.51			0.25			0.35			0.28			0.30		
Commercial and industrial	30–89 days past due	0.01			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.01			0.03			0.02			0.20			0.33		
Individuals	30–89 days past due	0			0			0			0			0		
	90+ days past due	0.01			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Depository institution loans	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Agricultural	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Foreign governments	30–89 days past due															
	90+ days past due															
	Nonaccrual															
Other loans and leases	30–89 days past due	0.01			0.01			0.03			0.48			0.13		
	90+ days past due	0.22			0.25			0.20			0.27			0.14		
	Nonaccrual	0.11			0.34			0.29			0.27			0.14		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Memoranda																
1–4 family	30–89 days past due	0.05			0.08			0.06			0.03			0.08		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.29			0.28			0.29			0.32			0.51		
Revolving	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Closed-end	30–89 days past due	0.05			0.08			0.06			0.03			0.08		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0.29			0.28			0.29			0.32			0.52		
Junior lien	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Commercial real estate	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.22			0.28			0.63			0.29			0		
Construction and development	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
1–4 family	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Multifamily	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Nonfarm non-residential	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.91			0.43			0.96			0.41			0		
Owner Occupied	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	0			0			0			0			0		
Other	30–89 days past due	0			0			0			0			0		
	90+ days past due	0			0			0			0			0		
	Nonaccrual	1.91			0.43			0.96			0.41			0		
Farmland	30–89 days past due										0			0		
	90+ days past due										0			0		
	Nonaccrual										0			0		
Credit card	30–89 days past due															
	90+ days past due															
	Nonaccrual															

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	614,835	638,318	643,485	760,431	944,983
Retained earnings	7,257,695	6,325,698	6,703,125	6,086,721	5,235,764
Accumulated other comprehensive income (AOCI)	-9,797	1,002	16,511	-5,036	-38,840
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	7,862,733	6,965,018	7,363,121	6,842,116	6,141,907
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	802,591	556,054	774,069	569,770	599,267
Accumulated other comprehensive income-related adjustments	-9,651	32,489	23,795	11,019	-3,392
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	7,069,793	6,376,475	6,565,257	6,261,327	5,546,032
Adjustments and deductions for common equity tier 1 capital	29,802	25,254	27,637	30,844	47,320
Common equity tier 1 capital	7,039,991	6,351,221	6,537,620	6,230,483	5,498,712
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	29,802	25,254	27,637	30,844	47,320
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	7,039,991	6,351,221	6,537,620	6,230,483	5,498,712
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	342,408	310,139	322,767	234,155	238,754
Exited advanced approach eligible credit reserves					0
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	342,408	310,139	322,767	234,155	238,754
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	342,408	310,139	322,767	234,155	238,754
Exited advanced approach tier 2 capital					
Total capital	7,382,399	6,661,360	6,860,387	6,464,638	5,737,466
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	56,825,754	44,313,695	51,503,565	39,933,483	38,354,963
Less: Deductions from common equity tier 1 capital	832,394	581,309	801,706	600,614	646,587
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	55,993,360	43,732,386	50,701,859	39,332,869	37,708,376
Total risk-weighted assets	28,825,800	25,592,564	27,895,623	25,171,952	23,276,200
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Capital Ratios															
Common equity tier 1 capital, column A	24.42			24.82			23.44			24.75			23.62		
Common equity tier 1 capital, column B	0			0			0			0			0		
Tier 1 capital, column A	24.42			24.82			23.44			24.75			23.62		
Tier 1 capital, column B	0			0			0			0			0		
Total capital, column A	25.61			26.03			24.59			25.68			24.65		
Total capital, column B	0			0			0			0			0		
Tier 1 leverage	12.57			14.52			12.89			15.84			14.58		
Supplementary leverage ratio, advanced approaches HCs															

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	27,381	28,405	53,481	55,419	44,102	-3.60	40.44
Other insurance activities income	27,381	28,405	53,481	55,419	44,102	-3.60	40.44
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	945,122	725,570	866,658	724,773	580,523	30.26	138.03

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0		
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..															
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..															
Separate account assets (L/H) / Total life assets															
Insurance activities revenue / Adjusted operating income	0.56			0.73			0.64			0.70			0.59		
Premium income / Insurance activities revenue	0			0			0			0			0		
Credit related premium income / Total premium income															
Other premium income / Total premium income															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0		
Insurance net income (P/C) / Equity (P/C)															
Insurance net income (L/H) / Equity (L/H)															
Insurance benefits, losses, expenses / Insurance premiums															
Reinsurance recovery (P/C) / Total assets (P/C)															
Reinsurance recovery (L/H) / Total assets (L/H)															
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	12.78			10.84			12.48			11.23			10.13		
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)	5,243,011			4,985,091			5,044,771			4,313,506			4,230,580		
Net assets of broker-dealer subsidiaries / Consolidated assets	9.17			11.16			9.40			10.74			10.98		

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Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	2,776,316	1,295,067	2,550,001	2,561,028	2,334,728
Real estate loans	872,875	770,560	886,326	850,441	641,291
Commercial and industrial loans	1,622,184	342,966	1,418,546	1,547,347	1,474,730
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	1	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	281,257	181,540	245,129	163,240	218,707
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	1,112,016	889,875	1,017,066	669,785	678,293
Total selected foreign assets	3,888,332	2,184,942	3,567,067	3,230,813	3,013,021
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Analysis Ratios															
Yield: Foreign loans	1.50			2.02			1.97			2.27			2.45		
Cost: Interest-bearing deposits															
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans															
Commercial and industrial loans															
Foreign governments and institutions															
Growth Rates															
Net loans and leases	114.38			-49.88			-0.43			9.69			3.97		
Total selected assets	77.96			-30.43			10.41			7.23			4.14		
Deposits															

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Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Activity as a Percent of Total Assets								
Securitization activities	0	0	0	0	0	0		
1–4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables								
Auto loans and other consumer loans								
Commercial and industrial loans								
All other loans and leases								

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Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.10	0.03	0.04	0.19	0.41

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands						1-Year	5-Year
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30–89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

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Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	555	71,458	72,227	214,998	124,869	-99.22	-98.93
Dividends	0	70,000	70,000	210,000	120,000	-100.00	-100.00
Interest	28	500	527	3,354	3,417	-94.40	-97.73
Management and service fees	527	958	1,700	1,644	1,452	-44.99	11.65
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	137,194	278,922	537,822	728,488	328,826	-50.81	-9.32
Dividends	126,786	261,618	508,058	684,787	288,556	-51.54	-10.91
Interest	4,487	7,996	12,841	26,322	24,312	-43.88	35.23
Management and service fees	5,921	9,308	16,923	17,379	15,958	-36.39	4.48
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	137,749	350,380	610,049	943,486	453,695	-60.69	-32.14
Securities gains (losses)	0	0	0	0	790		-100.00
Other operating income	4,310	1,432	6,173	6,562	7,796	200.98	88.79
Total operating income	142,059	351,812	616,222	950,048	462,281	-59.62	-30.82
Operating Expenses							
Personnel expenses	43,695	25,611	61,243	67,984	74,636	70.61	52.20
Interest expense	48,899	42,383	90,665	73,223	73,576	15.37	36.34
Other expenses	119,283	13,000	36,328	25,494	15,240	817.56	2354.89
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	211,877	80,994	188,236	166,701	163,452	161.60	205.16
Income (loss) before taxes	-69,818	271,120	428,288	784,905	301,073		
Applicable income taxes (credit)	-63,613	-6,594	-68,200	-53,695	-18,802		
Extraordinary items							
Income before undistributed income of subsidiaries	-6,205	277,714	496,488	838,600	319,875		
Equity in undistributed income of subsidiaries	668,727	63,623	365,911	214,217	667,357	951.08	635.97
Bank subsidiaries	202,347	-42,680	61,582	208,610	242,825		205.94
Nonbank subsidiaries	466,380	106,303	304,329	5,607	424,532	338.73	1786.35
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	662,522	341,337	862,399	1,052,817	987,232	94.10	161.95
Memoranda							
Bank net income	202,347	27,320	131,582	418,610	362,825	640.66	74.23
Nonbank net income	593,166	367,921	812,387	690,394	713,088	61.22	255.12
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
Dollar Amount in Thousands									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,532,250	23.38	2,279,878	23.55	2,364,866	23.14	2,300,179	2,072,360	11.07	56.77
Common and preferred stock	2,532,127	23.38	2,279,173	23.54	2,363,932	23.13	2,299,840	2,072,165	11.10	56.79
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	123	0	705	0.01	934	0.01	339	195	-82.55	-55.76
Investment in nonbank subsidiaries	6,732,092	62.15	6,096,442	62.97	6,385,702	62.49	5,526,999	5,540,447	10.43	101.67
Common and preferred stock	5,354,571	49.43	4,202,810	43.41	4,825,106	47.22	4,086,547	4,100,993	27.40	118.81
Excess cost over fair value	31,954	0.29	31,954	0.33	31,954	0.31	31,954	31,954	0.00	0.00
Loans, advances, notes, and bonds	1,185,084	10.94	1,733,770	17.91	1,386,466	13.57	1,106,545	1,070,180	-31.65	104.81
Other receivables	160,483	1.48	127,908	1.32	142,176	1.39	301,953	337,320	25.47	-42.78
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		-100.00
Securities	1,029	0.01	1,028	0.01	1,029	0.01	1,332	17,704	0.10	-98.83
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	200,063	1.85	199,387	2.06	198,793	1.95	177,694	250,112	0.34	-61.18
Cash and due from unrelated depository institution	356,626	3.29	357,003	3.69	358,544	3.51	322,303	168,243	-0.11	3392.91
Premises, furnishings, fixtures and equipment	13,805	0.13	13,865	0.14	13,837	0.14	13,964	14,145	-0.43	25.99
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	996,169	9.20	733,284	7.57	895,817	8.77	794,057	595,940	35.85	108.51
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	10,832,034	100.00	9,680,887	100.00	10,218,588	100.00	9,136,528	8,658,951	11.89	78.86
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	300,000		
Borrowings with maturity over 1 year	2,036,813	18.80	2,044,447	21.12	2,045,104	20.01	1,550,348	1,549,779	-0.37	126.48
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	915,235	8.45	655,235	6.77	788,600	7.72	632,690	520,752	39.68	140.47
Balance due to subsidiaries and related institutions	17,253	0.16	16,186	0.17	21,763	0.21	111,374	146,514	6.59	-44.22
Total liabilities	2,969,301	27.41	2,715,868	28.05	2,855,467	27.94	2,294,412	2,517,045	9.33	126.51
Equity Capital	7,862,733	72.59	6,965,019	71.95	7,363,121	72.06	6,842,116	6,141,906	12.89	65.70
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,593	0.01	1,589	0.02	1,591	0.02	1,586	1,576	0.25	5.43
Common surplus	2,059,525	19.01	1,984,499	20.50	1,995,798	19.53	1,921,893	1,870,739	3.78	39.50
Retained earnings	7,257,695	67	6,325,698	65.34	6,703,125	65.60	6,086,721	5,235,764	14.73	96.84
Accumulated other comprehensive income	-9,797	-0.09	1,002	0.01	16,511	0.16	-5,036	-38,840		
Other equity capital components	-1,446,283	-13.35	-1,347,769	-13.92	-1,353,904	-13.25	-1,163,048	-927,333		
Total liabilities and equity capital	10,832,034	100.00	9,680,887	100.00	10,218,588	100.00	9,136,528	8,658,951	11.89	78.86
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	17,253	0.16	16,186	0.17	21,763	0.21	111,374	146,514	6.59	-44.22
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	17,253	0.16	16,186	0.17	21,763	0.21	111,374	146,514	6.59	-44.22
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	17,508	22,711		-100.00

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Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Profitability															
Net income / Average equity capital	17.26			9.88			12.24			15.70			15.70		
Bank net income / Average equity investment in banks	16.62			2.40			5.71			19.11			18.52		
Nonbank net income / Average equity investment in nonbanks	23.14			17.58			18.67			16.63			18.01		
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	30.54			8			15.26			39.76			36.75		
Nonbank net income / Parent net income	89.53			107.79			94.20			65.58			72.23		
Subsidiary holding companies' net income / Parent net income															
Leverage															
Total liabilities / Equity capital	37.76			38.99			38.78			33.53			40.98		
Total debt / Equity capital	25.90			29.35			27.77			22.66			30.12		
Total debt + notes payable to subs that issued TPS / Equity capital	25.90			29.35			27.77			22.66			30.12		
Total debt + Loans guaranteed for affiliate / Equity capital	25.90			29.35			27.77			22.91			30.49		
Total debt / Equity capital – excess over fair value	26.01			29.49			27.90			22.77			30.27		
Long-term debt / Equity capital	25.90			29.35			27.77			22.66			25.23		
Short-term debt / Equity capital	0			0			0			0			4.88		
Current portion of long-term debt / Equity capital	0.22			0.23			0.30			1.63			2.39		
Excess cost over fair value / Equity capital	0.41			0.46			0.43			0.47			0.52		
Long-term debt / Consolidated long-term debt	84.31			62.65			84.63			80.85			96.93		
Double Leverage															
Equity investment in subs / Equity capital	100.71			93.52			98.07			93.81			101.03		
Total investment in subs / Equity capital	117.83			120.26			118.84			114.40			123.95		
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.04			-0.66			-0.16			-0.40			0.06		
Equity investment in subs – equity cap / Net income-div (X)	0.05												0.08		
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	97.90			199.30			174.50			280.54			149.31		
Cash from ops + noncash items + op expense / Op expense + dividend	100.47			251.50			210.94			298.58			239.48		
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	133.39			134.49			117.50			127.68			122.37		
Pretax operating income + interest expense / Interest expense	-42.78			739.69			572.39			1,171.94			509.20		
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	-42.78			739.69			572.39			1,171.94			509.20		
Dividends + interest from subsidiaries / Interest expense + dividends	83.71			234.98			196.13			339.44			174.86		
Fees + other income from subsidiaries / Salary + other expenses	3.96			26.59			19.09			20.35			19.37		
Net income / Current part of long-term debt + preferred dividends (X)	38.40			21.09			39.63			9.45			6.74		
Other Ratios															
Net assets that reprice within 1 year / Total assets	13.68			22.18			16.62			18.70			14.44		
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due															
Nonaccrual															
Total															
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0			0		
To nonbank subsidiaries	0			0			0			0.26			0.37		
To subsidiary holding companies	0			0			0			0			0		
Total	0			0			0			0.26			0.37		
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	34.79			28.01			35.82			26.46			27.21		
Combined thrift assets (reported only by bank holding companies)	0			0			0			0			0		
Combined foreign nonbank subsidiary assets	4.20			4.36			3.96			4.08			4.12		

BHC Name

City/State

3815157

RSSD Number

6

FR Dist.

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Peer #

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....				36.86			42.47			23.74			55		
Dividends declared / Net income	16.29			29.99			24.45			18.91			17.82		
Net income – dividends / Average equity	14.45			6.92			9.25			12.73			12.91		
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			68.39			33.19			105.46			68.21		
Dividends from nonbank subsidiaries	117.45			255.59			240.92			343.90			164.02		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Dividends from all subsidiaries	117.45			323.98			274.11			449.36			232.23		
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0			256.22			53.20			50.17			33.07		
Interest income from bank subsidiaries.....	0.01			1.83			0.40			0.80			0.94		
Management and service fees from bank subsidiaries	0.26			3.51			1.29			0.39			0.40		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0.27			261.56			54.89			51.36			34.42		
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	21.37			71.11			62.54			99.19			40.47		
Interest income from nonbank subsidiaries.....	0.76			2.17			1.58			3.81			3.41		
Management and service fees from nonbank subsidiaries	1			2.53			2.08			2.52			2.24		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	23.13			75.81			66.20			105.52			46.11		
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....															
Interest income from subsidiary holding companies.....															
Management and service fees from subsidiary holding companies.....															
Other income from subsidiary holding companies.....															
Operating income from subsidiary holding companies.....															
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			19.90			11.36			22.10			25.96		
Interest income from bank subsidiaries.....	0.02			0.14			0.09			0.35			0.74		
Management and service fees from bank subsidiaries	0.37			0.27			0.28			0.17			0.31		
Other income from bank subsidiaries.....	0			0			0			0			0		
Operating income from bank subsidiaries	0.39			20.31			11.72			22.63			27.01		
Dividends from nonbank subsidiaries	89.25			74.36			82.45			72.08			62.42		
Interest income from nonbank subsidiaries.....	3.16			2.27			2.08			2.77			5.26		
Management and service fees from nonbank subsidiaries	4.17			2.65			2.75			1.83			3.45		
Other income from nonbank subsidiaries.....	0			0			0			0			0		
Operating income from nonbank subsidiaries	96.58			79.28			87.28			76.68			71.13		
Dividends from subsidiary holding companies.....	0			0			0			0			0		
Interest income from subsidiary holding companies.....	0			0			0			0			0		
Management and service fees from subsidiary holding companies.....	0			0			0			0			0		
Other income from subsidiary holding companies.....	0			0			0			0			0		
Operating income from subsidiary holding companies.....	0			0			0			0			0		
Loans and advances from subsidiaries / Short term debt.....													48.84		
Loans and advances from subsidiaries / Total debt	0.85			0.79			1.06			7.18			7.92		